

COMBINED DECLARATION AND POWER OF ATTORNEY

As the below-named inventors, we hereby declare that:

This is an original application.

Our residence, post office address and citizenship are as stated below next to our names.

We believe we are the original and first inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEM AND METHOD OF PROCESSING ACCOUNT INFORMATION OVER A COMPUTER NETWORK, the specification of which is filed on herewith.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge our duty to disclose information which is material to the examination and patentability of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

We hereby claim priority benefits to U.S. Provisional Application Serial No. 60/436,402, filed December 23, 2002.

POWER OF ATTORNEY

We hereby appoint the following attorneys to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

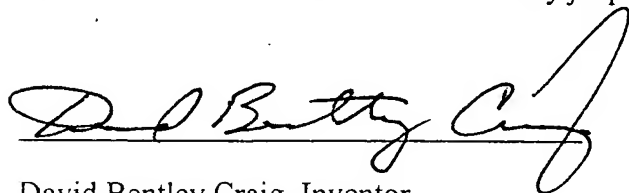
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Registration No. 33,743
Registration No. 45,720
Registration No. 27,734
Registration No. 32,726
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We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements and the like so made are punishable by fine or imprisonment, or oath, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.



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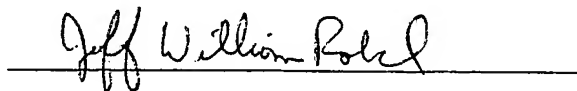


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